

FIG. 1a

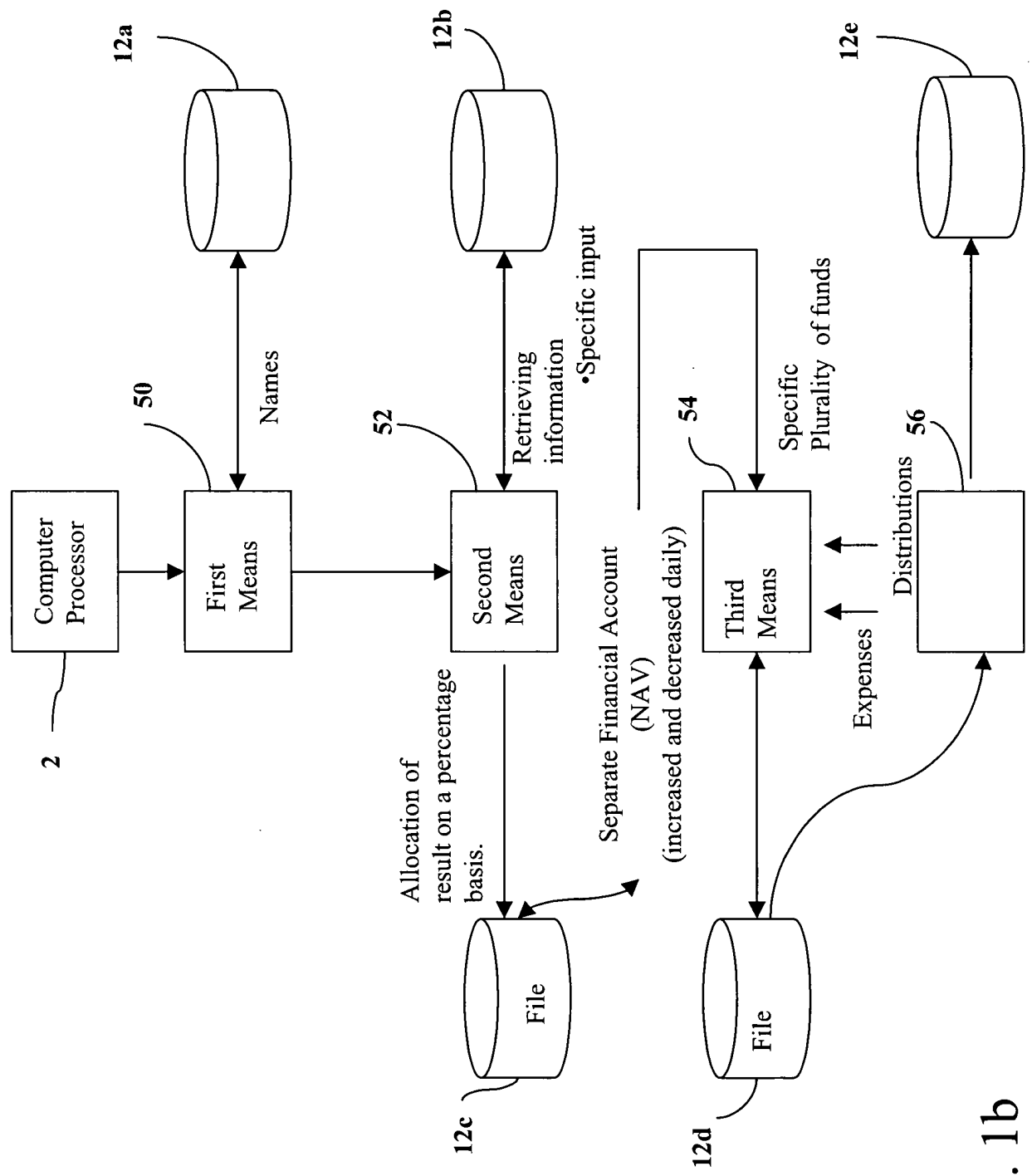


Fig. 1b

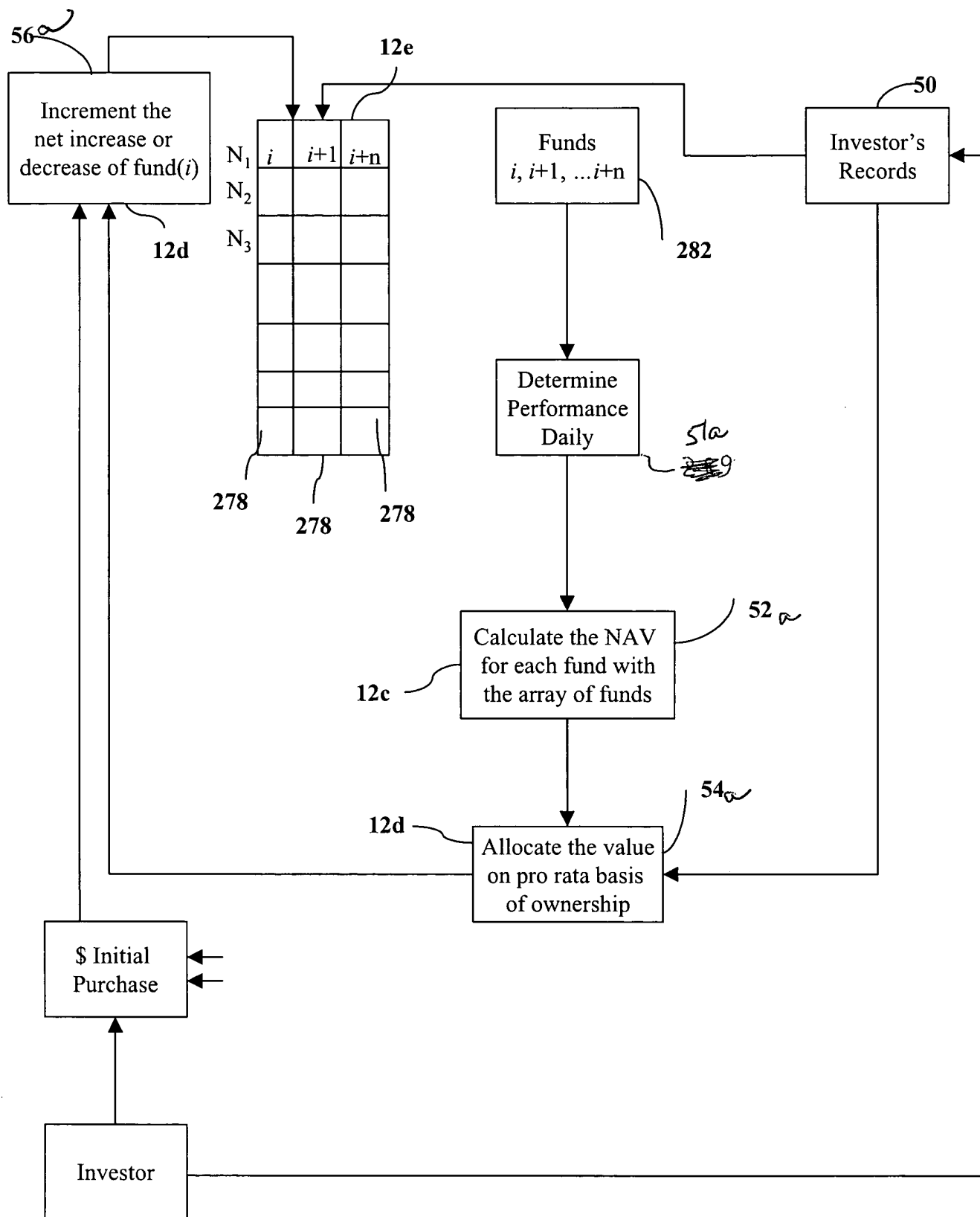


Fig. 1c

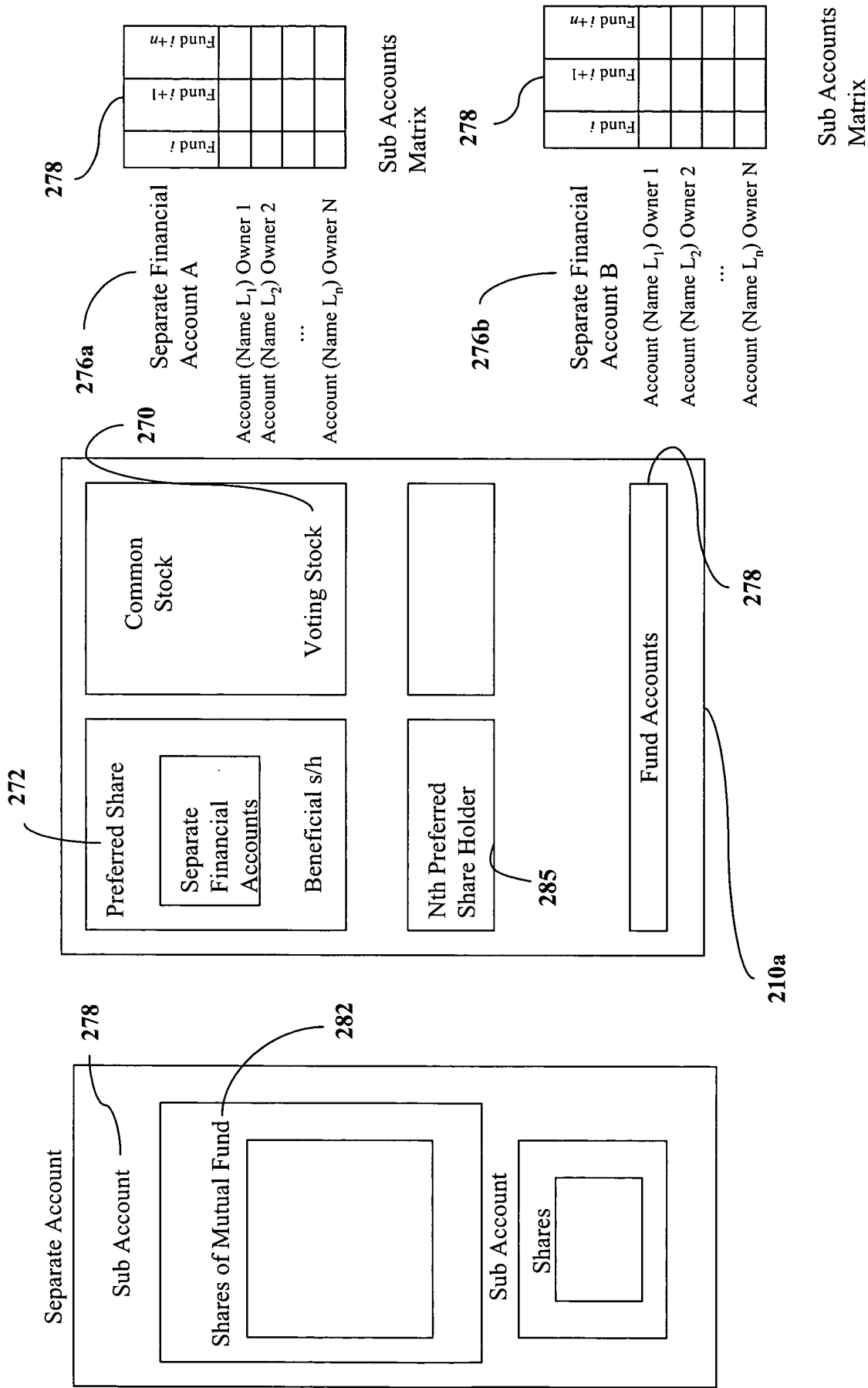
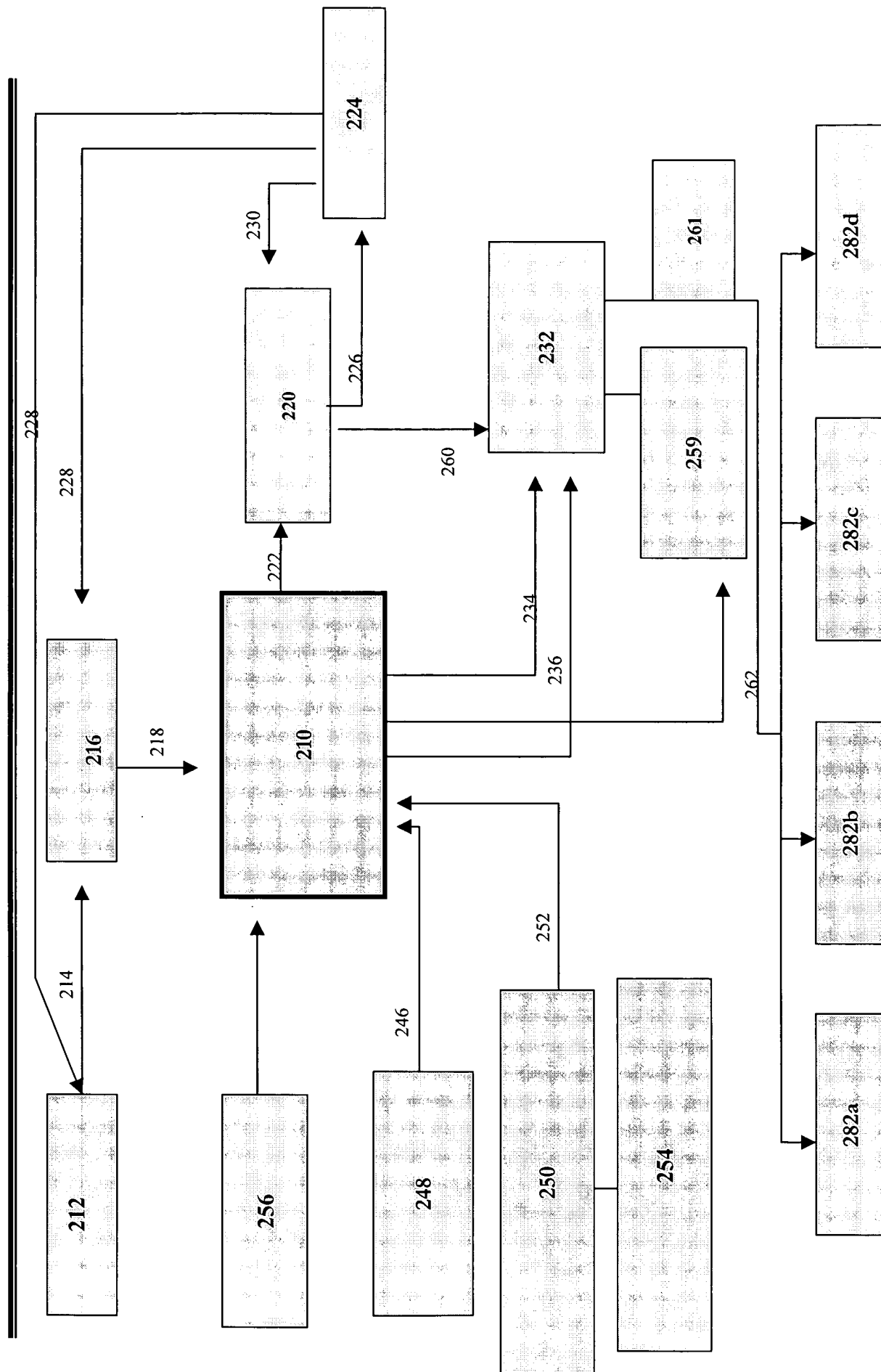


Fig. 2a

Fig. 2b



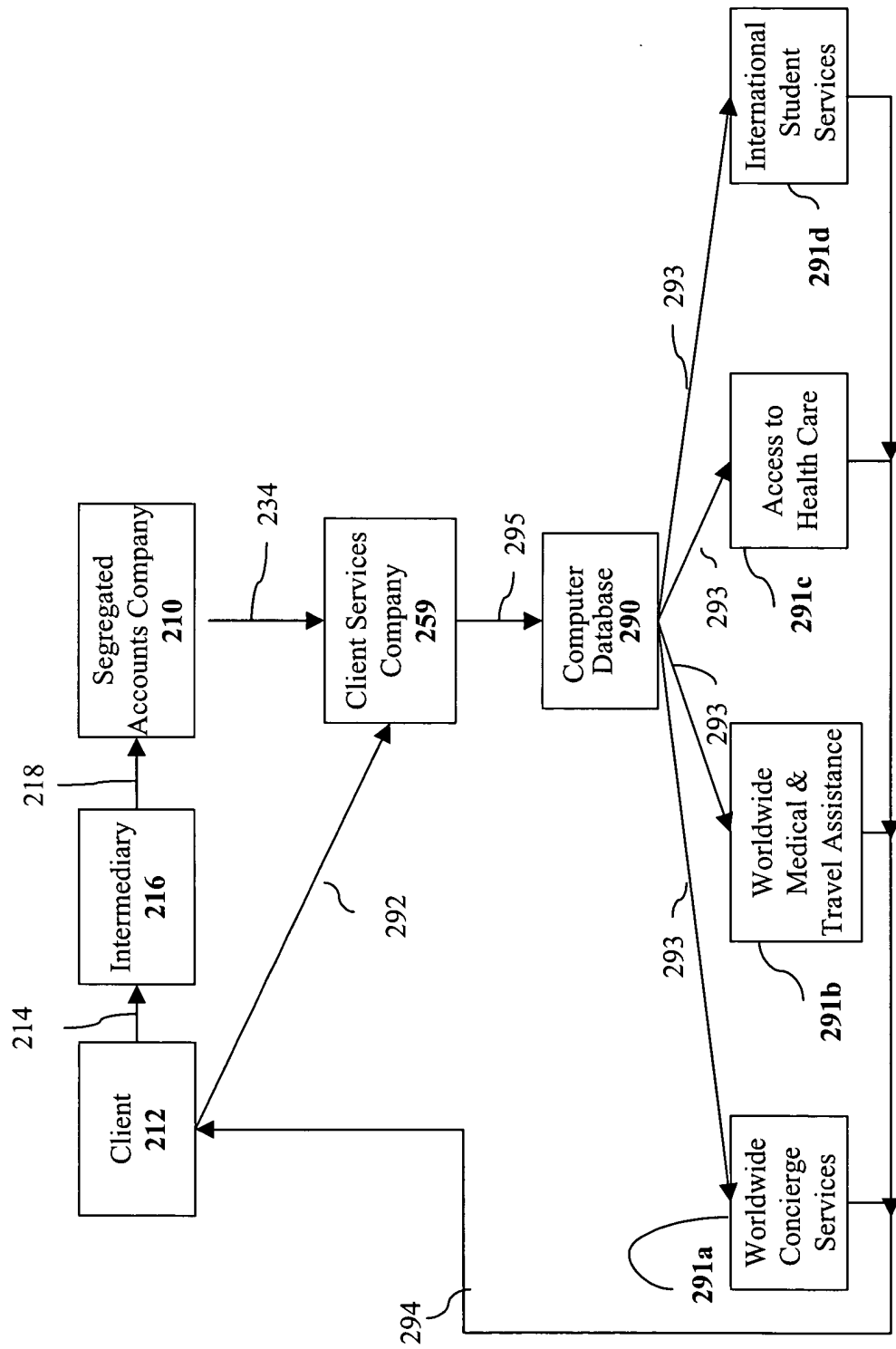


Fig. 2c

New Contribution Flow

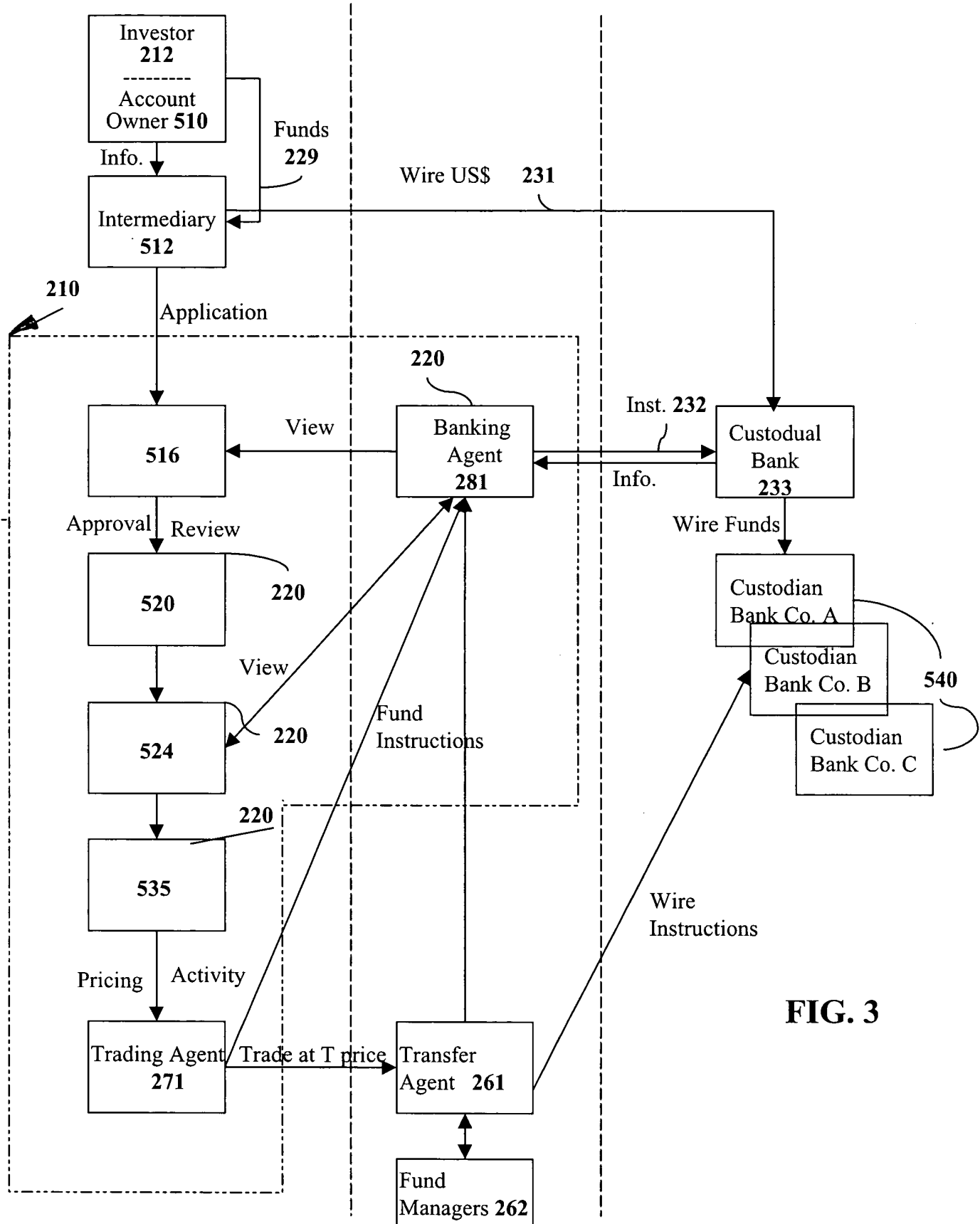


FIG. 3

Subsequent Contribution Flow

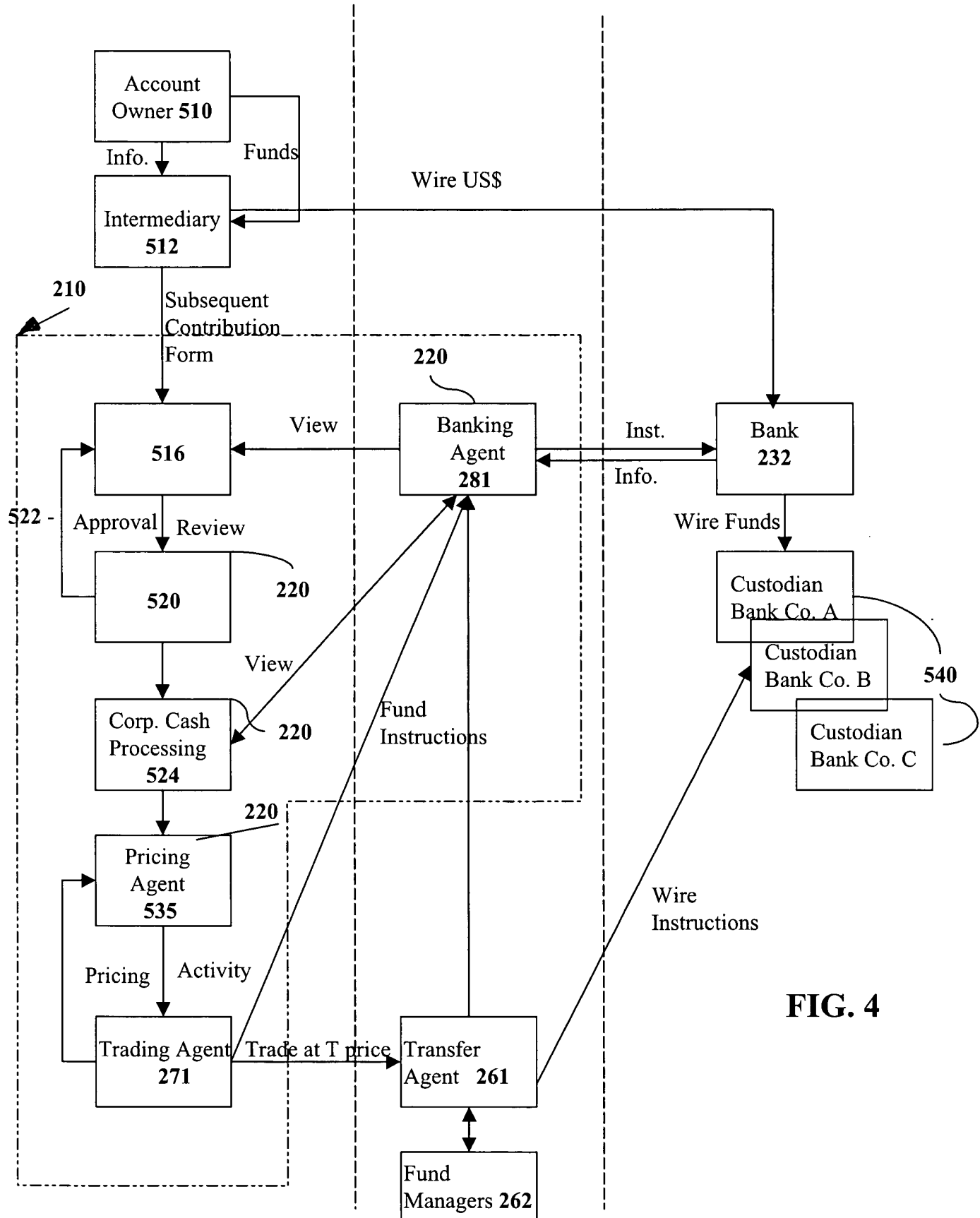


FIG. 4

Fund Exchange Flow

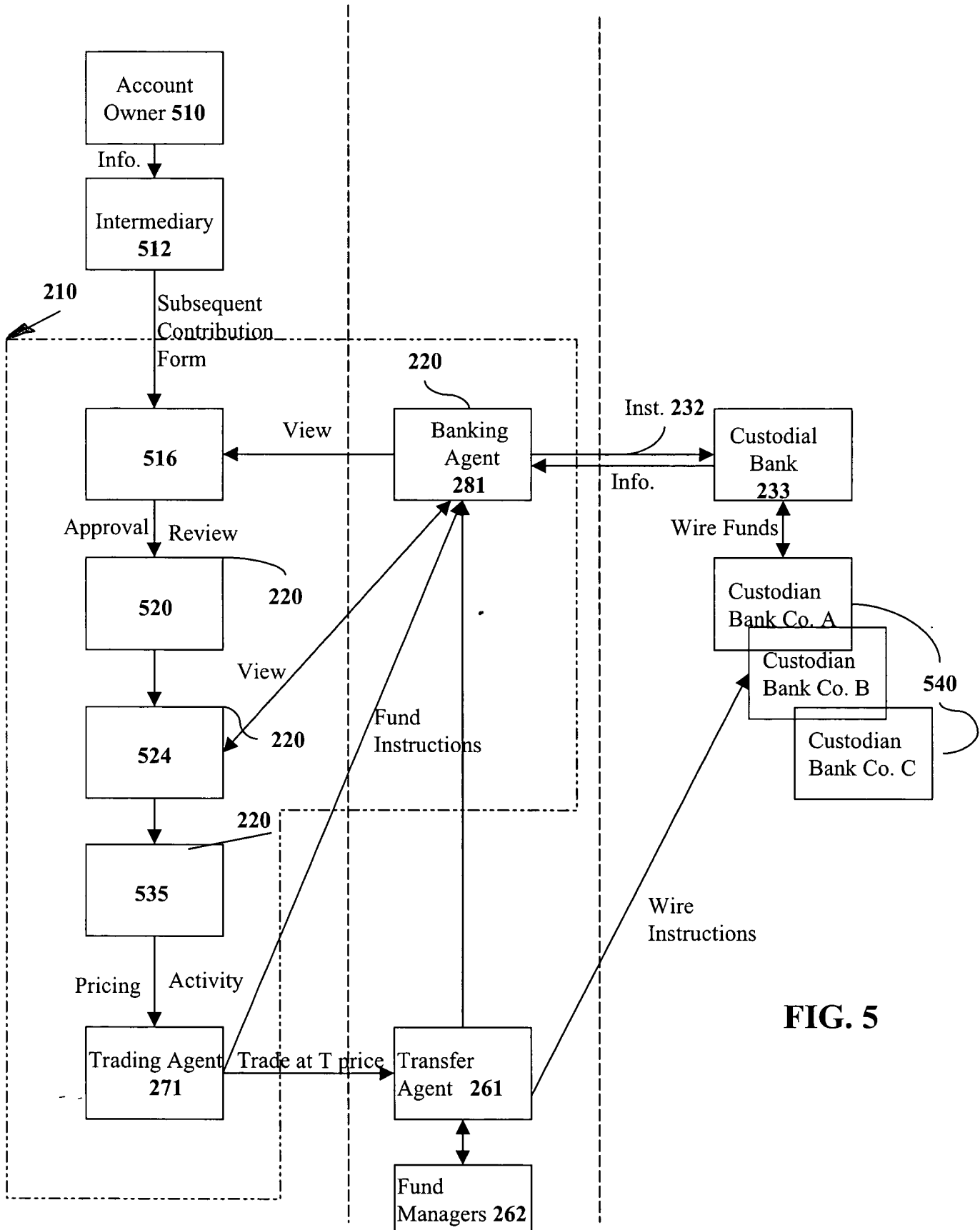


FIG. 5

Redemption/Liquidation Flow

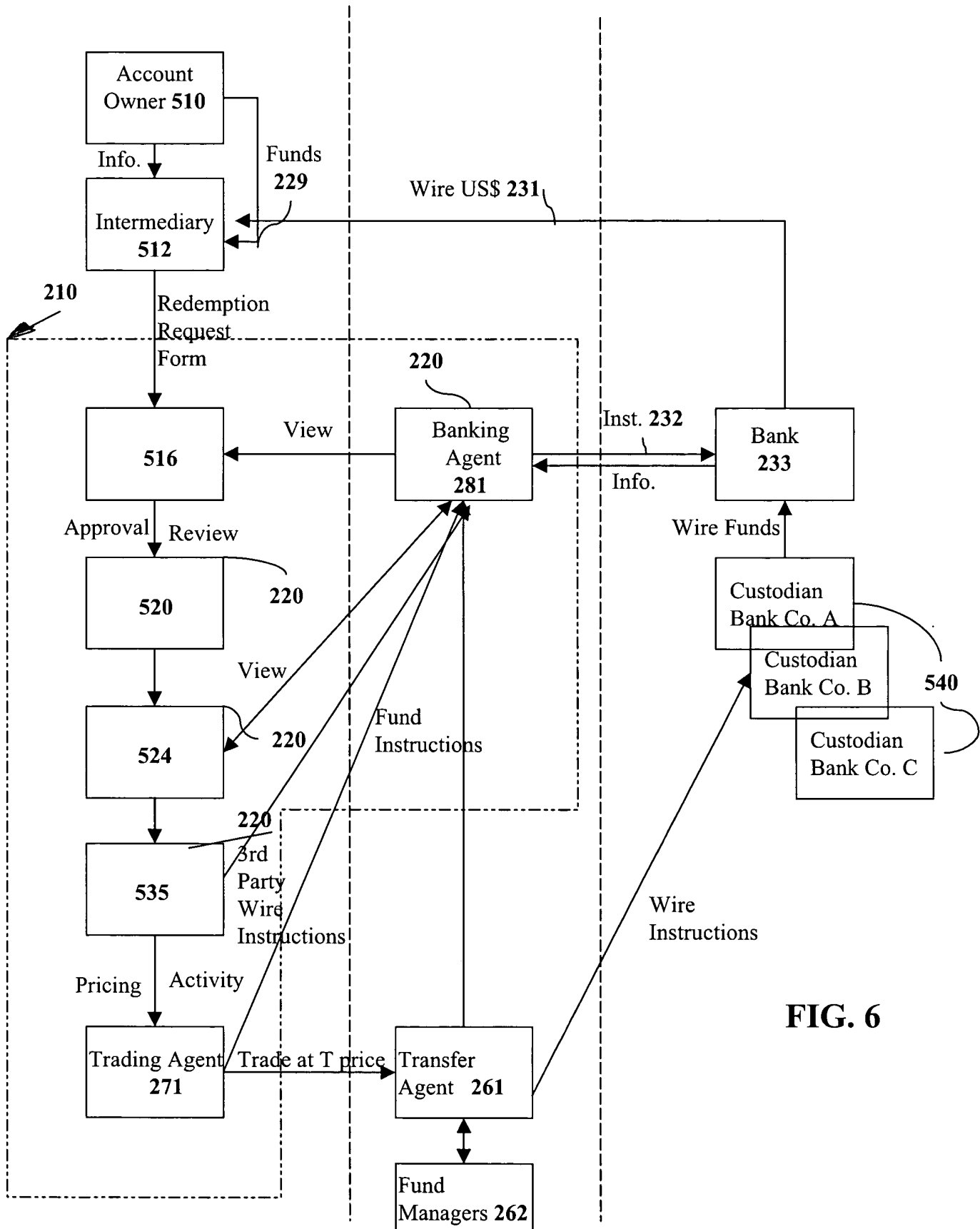


FIG. 6

Death with stepped-up benefit (Continue Account) Flow

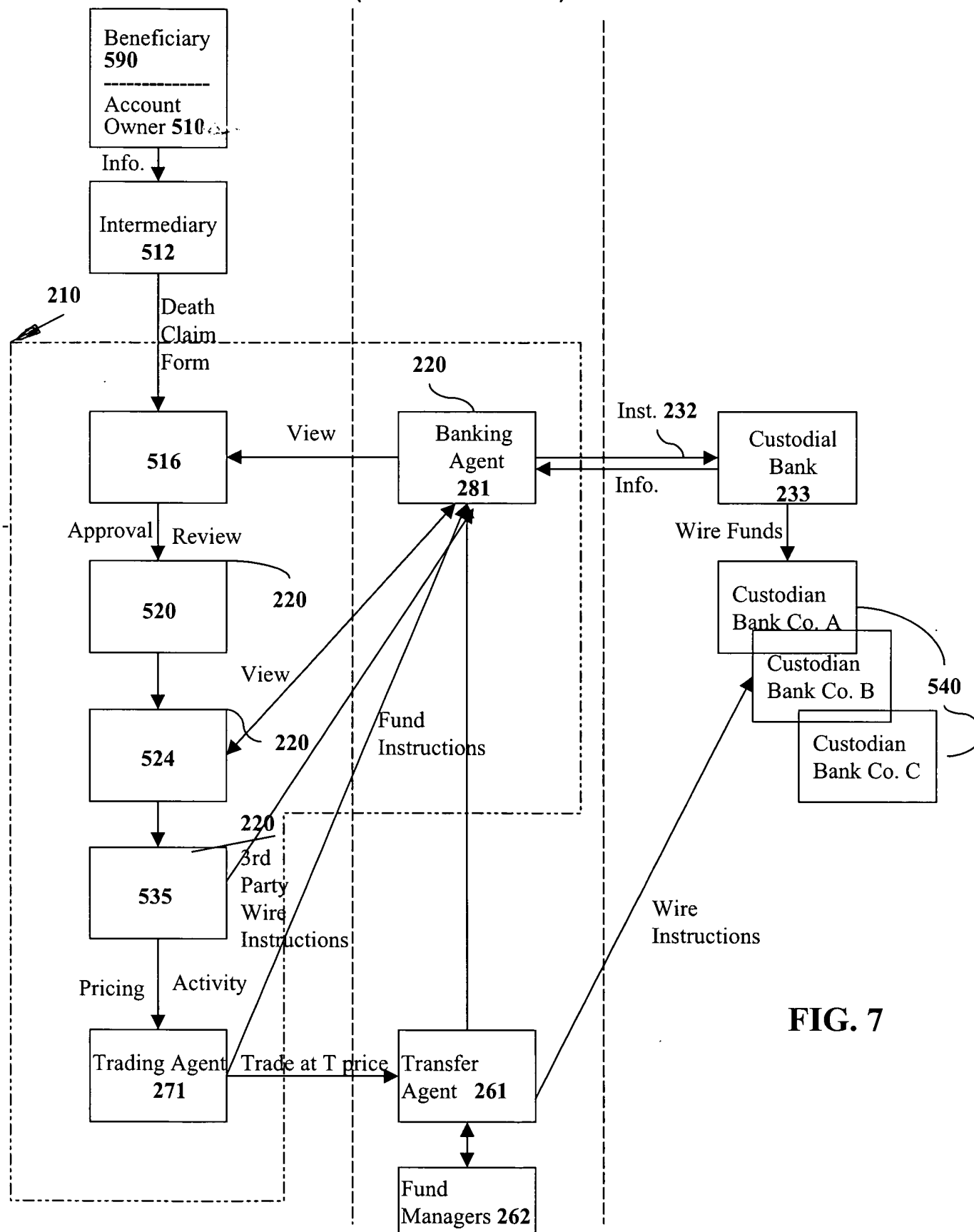


FIG. 7

Death with stepped-up benefit (Liquidate Account)

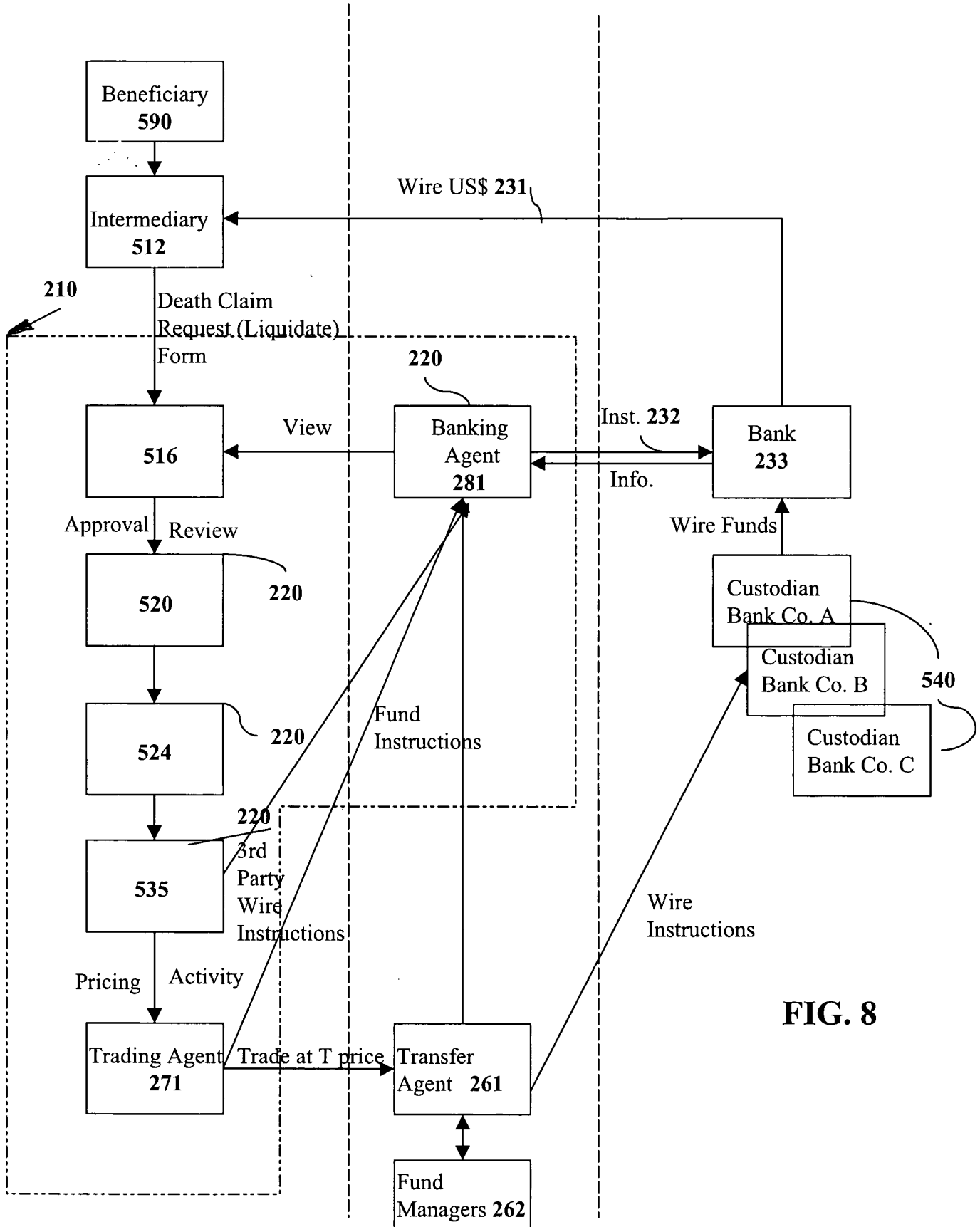


FIG. 8